

TONGALA & DISTRICT FINANCIAL SERVICES LIMITED
ACN 094 331 665

Supplementary Information Memorandum

This Information Memorandum dated 19 December 2003 is supplementary to the Information Memorandum dated 7 November 2003 ('Information Memorandum'). This Supplementary Information Memorandum supplements the Information Memorandum. This Supplementary Information Memorandum must be read in conjunction with the Information Memorandum. Terms defined in the Information Memorandum have the same meaning where used in this Supplementary Information Memorandum.

The information below is to supplement and amend information presently contained in the Information Memorandum, namely:

Item 1.3 Capital Structure on page 1.

In the first sentence, replace "341,352" with "341,350".

In the second sentence, replace "Of these, 341,350" with "These".

Delete the table.

Each of the directors of Tongala & District Financial Services Limited has authorised issue of this Supplementary Information Memorandum.

Signed for and on behalf of Tongala & District Financial Services Limited ACN 094 331 665 on behalf of all directors by a director of Tongala & District Financial Services Limited.



Richard Herbert
Chairman